

PEACE APPLAUDED AS WILSON SPEAKS

President Urges Pacific Policy,
and Democracy of Busi-
ness at Detroit.

WOULD LIFT UP MEXICO Henry Ford Raises a Big Ban- ner at His Plant for Executive.

Detroit, July 10.—President Wilson urged peace reached by mutual understanding rather than by force and defended the Democratic party as a friend of business in speeches to-day to enthusiastic audiences. The hall here in which he spoke to the World's Salesmanship Congress was jammed. An audience estimated at 50,000 greeted him at the Ford motor plant, and to-night in Toledo another throng listened to his brief rear platform address.

In front of Henry Ford's plant was a large banner on which was this wording, composed by Mr. Ford:

"Our hats off to the President who has kept us out of war."

Mr. Ford was one of the reception committee. While waiting for Mr. Wilson's arrival Mr. Ford remarked:

"I would not consent to run for President against Mr. Wilson. He is on the interests and is not afraid to talk back to them. And he has maintained peace."

President Wilson aroused great enthusiasm at the Salesmanship Congress by saying that business men carry justice and fair dealing into the ports of the world, particularly those of Mexico, and thereby establish confidence in American principles.

Crowd Shouts "Peace."

When the President asked the crowd what it desired at the end of all the present world troubles, it shouted "Peace!" in one voice, and then he asked if his wish was "permanent peace."

"I hear some men say," he said, "that they want to help Mexico, and the way they propose to help her is to overwhelm her with force. That is the wrong way as well as the long way. After fighting them you would have a nation full of hatred and suspicion. You would shut every door against you."

"What makes Mexico suspicious is that she thinks we do not want to serve, but possess her. And she has justification for these suspicions in the way some gentlemen have sought to exploit her possessions."

"I will not serve these gentlemen, but I will serve all Americans by trying to serve Mexico herself. The way to establish our sovereignty is to respect hers."

The President added that he believed in the old Virginia bill of rights, which declared that a country may do as it pleases with its own territory. This information, the President said, was for those gentlemen who would "butt in."

Mr. Wilson declared that the merchant marine, which was the slow in giving up, will be a great help to the peace interests of the United States. To gain foreign business, however, he added, it will be necessary for American business men to adapt their methods to the demands of other countries, and not try to force their own ideas on other markets.

Secretary of State, he said, would go hand in hand with statecraft at the close of the war.

More Active Part in Trade.

Great world changes which are now taking place, the President continued, will force the United States to take a more active part in world trade in the future.

"These are days of incalculable change," he said. "It is impossible for anybody to predict anything that is certain in detail with regard to the future of this country. The part of the world the large movements of business. One thing is perfectly clear, and that is that the United States will play a new part in the world, and that it will be a part of unprecedented opportunity and greatly increased responsibilities."

"Timidity must be cast aside by those who seek the world peace," he said, "and a knowledge of conditions of business and conditions 'throughout the round globe' will be essential to success."

"No amount of mere push, no amount of mere hustling or, to speak in the Western language, no amount of mere ranting, no amount of mere active energy will suffice," he added, "the relationship of nations with each other many of our antagonisms are based on misunderstandings, and as long as you do not understand a country you cannot trade with it."

"Lift up your eyes to the horizons of business," he concluded. "Do not look too closely at the little processes with which you are concerned, but let your thoughts and your imaginations run abroad throughout the whole world, and with inspiration and thought that you are Americans and are meant to carry liberty and justice and the principles of humanity wherever you go, go out and sell goods that will make the world more comfortable and more happy and convert them to the principles of America."

Secretary Redfield, ex-Senator Lafayette C. Hughes, publisher of the Des Moines Capital, Hugh Chalmers, the Detroit automobile manufacturer, and Norval Hawkins, a Detroit business man, also made addresses.

From the hall the President went to the Detroit Athletic Club, where he held a reception to members of the salesmanship congress. Thousands of persons who were unable to gain admission to the hall stood along the streets outside the club and applauded him with fervor as he passed.

At a non-partisan luncheon in the Detroit Athletic Club, the President defended the Democrats. A prominent Republican had told him during the day that the Republican had been deriving pleasure from association with Democrats. In reciting the incident Mr. Wilson declared that he had enjoyed the friendship and companionship of Republicans, because being a teacher, he "would like to teach them something."

Selfishness in Viewpoints.

"We have been trying, some of us, for a good many years to teach in politics as well as elsewhere this lesson, that we believe that Democrats are just as willing to have common interests and it is our business to understand and serve those common interests. The great difficulty that has confronted us gentlemen here has been that we have deliberately looked at these common interests from self-chosen angles, which made them look as if some of us were separated from others, as if some of us wanted to depress business, for example, and others of us wanted to exalt business."

"I dare say that you have noticed that the same necessity to make a living is imposed upon Democrats as upon Republicans and I dare say you are ready to believe that Democrats are just as willing to make a good living as Republicans. Therefore, it seems to me logically to follow, though I have been told that Democrats are not so interested in the business prosperity of the United States as anybody else. So that if you believe that they are not so fitted to guide it as other persons, you cannot be doubting their interest; you are only imagining their intelligence."

The suspicion is beginning to dawn

Buses now make FAR Side Stop

Stand on the far corner when you want a bus. Wait until it crosses the street and then it will swing in close to the curb, so that you can step aboard without difficulty or danger. This is the new, and obviously wise, ruling of the Board of Aldermen in connection with stopping regulations for the

Fifth Avenue Bus

Ask the conductor for a map and route schedule.

he added, that the average man understands the business necessities of the country as well as the extraordinary man.

Democracy of Business.

"So I invite your thoughts," he continued, "in what I sincerely believe to be an entirely non-partisan spirit to the democracy of business. An act was recently passed in Congress that some of the most intelligent business men of this country earnestly opposed—men whom I knew, men whose character I trusted, men whose integrity I absolutely believed in. I refer to the Federal Reserve act, by which we intended, and succeeded, in taking credit out of the control of a small number of men and making it available to everybody who had real commercial assets."

"The very men who opposed that act, and opposed it conscientiously, now add that it saved the country from a ruinous panic when the stress of war came on, and that it is the salvation of every average business man who is in the midst of the tides that I have been trying to describe."

"What does that mean, gentlemen? It means that you can get a settled point of view and can conscientiously oppose progress if you do not need progress yourself. That is what it means. I am not impugning the intelligence even of the men who opposed these things, because the same thing happens to every man if he is not of extraordinary make-up, that he cannot see the necessity for a thing that he does not himself need. When you have abundant credit and control of credit, you, of course, do not need that the area of credit should be broadened."

President Wilson and his party left here in the afternoon for Washington. In the party were Mrs. Wilson and Secretary Tamm.

Judge Lindsey Won't Run.

CHICAGO, July 10.—Judge Ben H. Lindsey of Denver has declined to become a candidate for Vice-President on the Prohibition ticket. It was announced at headquarters of the national committee to-day. Judge Lindsey is campaigning for reelection to the bench.

Murphy Out for Senatorship.

NEWARK, N. J., July 10.—Franklin Murphy announced to-day that he will be a candidate for the Republican nomination for United States Senator at the primaries in September.

Pin War on the Heelion.

HOT SPRING, Va., July 10.—A national-wide campaign against the Heelion fly is planned by the educational bureau of the National Fertilizer Association, whose annual convention opened here to-day. Heelions are a variety of fertilizer manufacturers were present.

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BANKERS DISAGREE ON RESERVE PLAN

System's Critics Outnumber
Advocates in 5,340 In-
stitutions.

More than 5,340 banking institutions in all parts of the United States have expressed their opinion of the new Federal Reserve system of banking in response to questions sent out by the Currency Trust Company, which has published the results in a pamphlet entitled "What the Banks of the United States Think of the Federal Reserve Act." The number of critical answers received slightly outnumbered those more favorably inclined, while the total of non-committal answers was more than either of the two other kinds.

Of the 1,740 favorable replies, 1,229, or 70 per cent, were from member banks, and 511, or 30 per cent, from non-member banks. Of the 1,772 unfavorable answers, 1,088, or 61 per cent, were from member banks and 685, or 39 per cent, from non-member banks. Of the non-committal replies, 392, or 21 per cent, were from member banks, while 1,419, or 79 per cent, were from non-member institutions.

There has naturally been a great difference of opinion in banking circles in reference to the Federal Reserve act, and this canvass has brought to light the position of more than one-third of the banks in the United States.

On Saturday next, July 15, the Federal Reserve's new clearing plan for the collection of checks will be inaugurated. More than 250 member banks that referred to this feature in their answers said that the reserve system should leave collection and clearing under control of member banks, as has been done up to this time, while 245 were favorable to the more comprehensive system.

Of the ideas offered by national banks, 636 were for general approval, 135 favored one central bank, 209 favored abolishing the Comptroller's office, 34 suggested the guarantee of deposits, 56 favored part of the reserve being kept with correspondents, 44 suggested that the membership of state banks be necessary for the success of the system.

Of the objections by national banks, 146 would not be members if optional; 243 believed that the red-inked privilege of little value, and 34 classified the red-inked privilege as of no value; 257 asserted that the system was of no use to country banks, while 424 indicated that the dividend on Federal Reserve Bank stock was unsatisfactory. More than 325 suggested that the system was too expensive, and 292 considered the capitalization of the Federal Reserve too large.

Among non-member banks, 349 suggested general approval, 40 advocated abolition of the Comptroller's office, 13 favored the correspondent and 37 thought the Federal Reserve Bank should not compete with members. Thirty-six believed that a ruling in regard to State banks should be embodied in the law.

More than 274 non-member banks said that red-inked privileges were of little value because of the kind of paper, while 153 based their objection on the maturity of the paper. There were also 165 non-member banks which objected to red ink in connection with red-inked, and 153 lodged complaints against the red tape of the system in general. Objections to limitation of farm mortgages to 25 per cent of the capital came from 236 banks, while 244 objected to no interest on reserve deposits, and 225 to the exclusion of all restrictions on real estate mortgage loans. Sixty-three objected to the right of the Comptroller and 143 to the incumbent of the Comptroller's office.

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